Case 20-22847-MBK Doc 48 Filed 02/10/21 Entered 02/11/21 00:15:41 Desc Imaged Certificate of Notice Page 1 of 10

### STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last Revised August 1, 2020

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

IN RE:		Case No. <b>3:20-bk-22847</b>
		Judge MBK
YUEN, WILLIAM QUONG	Debtor(s)	
	CHAPTER 13 PLAN AND MO	OTIONS
[ ] Original	[X] Modified/Notice Required	Date: <b>January 28, 2021</b>
[ ] Motions Included	[ ] Modified/No Notice Required	
	THE DEBTOR HAS FILED FOR REL CHAPTER 13 OF THE BANKRUPT	
	YOUR RIGHTS MAY BE AFFI	ECTED
You should read these papers car or any motion included in it must this plan. Your claim may be red motions may be granted without The Court may confirm this plan, plan includes motions to avoid or confirmation process. The plan coadversary proceeding to avoid or who wishes to contest said treatments.	efully and discuss them with your attorney. Any file a written objection within the time frame suced, modified, or eliminated. This Plan may be further notice or hearing, unless written objection if there are no timely filed objections, without modify a lien, the lien avoidance or modification firmation order alone will avoid or modify the modify a lien based on value of the collateral of the timely objection and appear at the	on is filed before the deadline stated in the Notice. further notice. See Bankruptcy Rule 3015. If this on may take place solely within the chapter 13 e lien. The debtor need not file a separate motion or or to reduce the interest rate. An affected lien creditor he confirmation hearing to prosecute same.
	tems. If an item is checked as "Does Not" or	k one box on each line to state whether the plan if both boxes are checked, the provision will be
THIS PLAN:		
[X] DOES [ ] DOES NOT CONT FORTH IN PART 10.	TAIN NON-STANDARD PROVISIONS. NON	I-STANDARD PROVISIONS MUST ALSO BE SET
	ARTIAL PAYMENT OR NO PAYMENT AT A	ASED SOLELY ON VALUE OF COLLATERAL, ALL TO THE SECURED CREDITOR. SEE
[ ] DOES [X] DOES NOT AVOI INTEREST. SEE MOTIONS SE	D A JUDICIAL LIEN OR NONPOSSESSORY T FORTH IN PART 7, IF ANY.	Y, NONPURCHASE-MONEY SECURITY

Initial Debtor: WQY

Initial Co-Debtor:

Initial Debtor(s)' Attorney: **EH** 

# Case 20-22847-MBK Doc 48 Filed 02/10/21 Entered 02/11/21 00:15:41 Desc Imaged Certificate of Notice Page 2 of 10

a. The debtor shall pay \$ 1,100.00 per month to the Chapter 13 Trustee, starting on 3/01/2021 for approximately 57 months.  b. The debtor shall make plan payments to the Trustee from the following sources:  [X] Future Earnings [] Other sources of funding (describe source, amount and date when funds are available):  c. Use of real property to satisfy plan obligations: [] Sale of real property Description: Proposed date for completion: Obscription: Proposed date for completion: Proposed date for completion: Obscription:	a. The debtor shall pay \$ 1,100.00 per month to the Chapter 13 Trustee, star	rting on	<u>3/01/2021</u> for approximat	ely 57 months		
[X] Future Earnings [] Other sources of funding (describe source, amount and date when funds are available):  c. Use of real property to satisfy plan obligations: [] Sale of real property Description: Proposed date for completion: Proposed date f				ciy <u>37</u> monuis.		
[ ] Sale of real property Description: Proposed date for completion: Proposed date for completio	[X] Future Earnings		available):			
Description: Proposed date for completion: Proposed date for completion: Description: Proposed date for completion: Proposed d	[ ] Sale of real property  Description:					
Description: Proposed date for completion:  d. [] The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.  e. [] Other information that may be important relating to the payment and length of plan:  Part 2: Adequate Protection [X] NONE  a. Adequate protection payments will be made in the amount of \$ None to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to	Description:					
e. [ ] Other information that may be important relating to the payment and length of plan:  Part 2: Adequate Protection [X] NONE  a. Adequate protection payments will be made in the amount of \$ None to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to	Description:					
Part 2: Adequate Protection [X] NONE  a. Adequate protection payments will be made in the amount of \$ None to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to	d. [ ] The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.					
a. Adequate protection payments will be made in the amount of \$ None to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to	e. [ ] Other information that may be important relating to the payment and l	length o	of plan:			
pre-confirmation to	Part 2: Adequate Protection [X] NONE					
pre-confirmation to (creditor).  Part 3: Priority Claims (Including Administrative Expenses)  a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:  Creditor  Type of Priority  Amount to be Paid				disbursed		
a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:  Creditor  Type of Priority  Amount to be Paid			aid directly by the debtor(s) editor).	outside the Plan,		
Creditor Type of Priority Amount to be Paid	Part 3: Priority Claims (Including Administrative Expenses)					
Creditor Type of Priority Paid	a. All allowed priority claims will be paid in full unless the creditor agrees other	erwise:				
			·			
District of New Jersey   Administrative Expense   0.00	District of New Jersey	Admini	istrative Expense	0.00		
b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount: Check one:	Check one:  [X] None  [ ] The allowed priority claims listed below are based on a domestic support of	bligatio	on that has been assigned to	or is owed to a		
[X] None [ ] The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):	Creditor Type of Priority	(	Claim Amount	Amount to be Paid		
The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):  Amount to be	None					

#### **Part 4: Secured Claims**

### Case 20-22847-MBK Doc 48 Filed 02/10/21 Entered 02/11/21 00:15:41 Desc Imaged Certificate of Notice Page 3 of 10

#### a. Curing Default and Maintaining Payments on Principal Residence: [X]NONE

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

			Interest	Amount to be Paid to	1 dyllicit
Creditor	Collateral or Type of Debt	Arrearage	Rate on Arrearage	Creditor (In Plan)	(Outside   Plan)
None	**			,	T MIT)

#### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: [X] NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

			Interest Rate on	Amount to be Paid to Creditor (In	Regular Monthly Payment (Outside
Creditor	Collateral or Type of Debt	Arrearage	Arrearage	Plan)	Plan)
None					

#### c. Secured claims excluded from 11 U.S.C. 506: [X] NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

				Total to be Paid
				through the
				Plan
				Including
		Interest	Amount of	Interest
Name of Creditor	Collateral	Rate	Claim	Calculation
None				

#### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [X] NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

### NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
US BANK	2015 HYUNDAI	17,740.0 5	13,300.00	17,740.0 5	17,740.0 5	0.00	13,300.00

## Case 20-22847-MBK Doc 48 Filed 02/10/21 Entered 02/11/21 00:15:41 Desc Imaged Certificate of Notice Page 4 of 10

2.) Where the Debtor retains collateral	and completes the Plan,	, payment of the f	full amount of	the allowed	secured cl	aim
shall discharge the corresponding lien.						

#### e. Surrender [X] NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Surrendered Collateral	Unsecured Debt
None	Conateral to be Surrendered	Collateral	Debt

#### f. Secured Claims Unaffected by the Plan [ ] NONE

The following secured claims are unaffected by the Plan:

#### SHELLPOINT MORTGAGE SERVICING/NEWREZ

g. Secured Claims to Be Paid in Full Through the Plan [X] NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
None		

#### Part 5: Unsecured Claims [ ] NONE

a. Not separa	itely classified	l allowed non-	priority unsec	ured claims	shall be	paid:
---------------	------------------	----------------	----------------	-------------	----------	-------

	Not less than \$	to be distributed pro rata
X	Not less than <b>100</b> percent	•
	Pro Rata distribution from any ren	naining funds

#### b. Separately Classified Unsecured Claims shall be treated as follows:

None	*		1 414
Creditor	Basis for Separate Classification	Treatment	Paid
			Amount to be

#### Part 6: Executory Contracts and Unexpired Leases [X] NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
None				

#### Part 7: Motions [ ] NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and

Case 20-22847-MBK Doc 48 Filed 02/10/21 Entered 02/11/21 00:15:41 Desc Imaged Certificate of Notice Page 5 of 10

#### transmittal notice are served.

#### a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [ ] NONE

The Debtor moves to avoid the following liens that impair exemptions:

						Sum of	
						All Other	
						Liens	
					Amount of	Against	Amount of
	Nature of	Type of	Amount of	Value of	Claimed	the	Lien to be
Creditor	Collateral	Lien	Lien	Collateral	Exemption	Property	Avoided
None							

#### b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

US BANK	2015 HYUNDAI	17,740.05	13,300.0	17,740.05	17,740.0 5	4,440.05
Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified

### c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor Collateral Co	None		varue	Secured	Chsecured
	Creditor	Collateral	Collateral	Deemed	Reclassified as

#### **Part 8: Other Plan Provisions**

- a. Vesting of Property of the Estate
  - **X** Upon Confirmation
- Upon confirmation of the plan, property of the estate will vest in the debtor, and possession of property of the
  estate shall remain with the debtor. The chapter 13 trustee shall have no responsibility regarding the use or
  maintenance of property of the estate. The debtor is responsible for protecting the estate from any liability
  resulting from operation of a business by the debtor. Nothing in the plan is intended to waive or affect adversely
  any rights of the debtor, the trustee, or party with respect to any causes of action owned by the debtor.

* *	D: 1
l non	Discharge
CDOII	Discharge

#### **b.** Payment Notices

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

#### c. Order of Distribution

Case 20-22847-MBK Doc 48 Filed 02/10/21 Entered 02/11/21 00:15:41 Desc Imaged Certificate of Notice Page 6 of 10

The Standing Trustee shall pay allowed claims in the following order:

- 1) Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims
- **d. Post-petition claims** The Standing Trustee [1] is, [X] is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

#### Part 9: Modification [ ] NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 1/28/2021

Explain below <b>why</b> the Plan is being modified.	Explain below <b>how</b> the Plan is being modified.	
TREATMENT TO UNSEUCRED CREDITORS	TREATMENT TO UNSEUCRED CREDITORS	

Are Schedules I and J being filed simultaneously with this Modified Plan? [ ] Yes [X] No

#### Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

[]NONE

[X] Explain here:

Upon confirmation of the plan, property of the estate will vest in the debtor, and possession of property of the
estate shall remain with the debtor. The chapter 13 trustee shall have no responsibility regarding the use or
maintenance of property of the estate. The debtor is responsible for protecting the estate from any liability
resulting from operation of a business by the debtor. Nothing in the plan is intended to waive or affect adversely
any rights of the debtor, the trustee, or party with respect to any causes of action owned by the debtor.

Any non-standard provisions placed elsewhere in this plan are ineffective.

#### **Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

#### Case 20-22847-MBK Doc 48 Filed 02/10/21 Entered 02/11/21 00:15:41 Desc Imaged Certificate of Notice Page 8 of 10

United States Bankruptcy Court District of New Jersey

Case No. 20-22847-MBK In re:

Chapter 13 William Quong Yuen

Debtor

#### **CERTIFICATE OF NOTICE**

District/off: 0312-3 User: admin Page 1 of 3 Date Rcvd: Feb 08, 2021 Form ID: pdf901 Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). ++

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2021:

<b>Recip ID</b> db		Recipient Name and Address William Quong Yuen, 49 Angela Cir, Hazlet, NJ 07730-2451
cr	+	New Residential Mortgage, LLC c/o Shellpoint Mortg, 75 Beattie Place, Suite 300, Greenville, SC 29601-2138
519026144		AMERICAN EXPRESS, c/o BECKET & LEE, LLP, PO Box 3001, Malvern, PA 19355-0701
519038579		American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519026145		Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
519026147	++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, BANK OF AMERICA, PO Box 15102, Wilmington, DE 19886-5102
519026146		Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413
519044911	+	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519026148		Citibank, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
519045478		Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519026149		Citibank, NA, 6716 Grade Ln, Louisville, KY 40213-3410
519026151		Costco Anywhere Visa Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500
519026155		FIRST NATIONAL BANK OMAHA, 1620 Dodge St Stop CODE3105, Omaha, NE 68197-0003
519026154		First National Bank, Attn: Bankruptcy, 1620 Dodge St # MSC 4440, Omaha, NE 68197-0003
519026156		Guaranteed Rate/dovenm, 1 Corporate Dr Ste 360, Lake Zurich, IL 60047-8945
519026157		In Charge Debt Solutions, PO Box 863252, Orlando, FL 32886-3252
519026158		Kohls/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
519059398		New Residential Mortgage, LLC, c/o NewRez LLC dba Shellpoint Mortgage S, Bankruptcy Department; PO Box 10826, Greenville, SC 29603-0826
519026164		SHELLPOINT MORTGAGE SERVICING, Attn: Bankruptcy, PO Box 10826, Greenville, SC 29603-0826
519042783	++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
519026171		Willard Geller PC Law Firm, 3260 NJ-27, Kendall Park, NJ 08824

#### TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
smg	Eman/Text: usanj.njoankr@usdoj.gov	Feb 08 2021 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +	Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 08 2021 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519026148	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 08 2021 22:56:30	Citibank, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
519045478	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 08 2021 23:06:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519026149	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 08 2021 23:06:00	Citibank, NA, 6716 Grade Ln, Louisville, KY 40213-3410
519026150	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.CO	M Feb 08 2021 20:50:00	Comenitybank/trwrdsv, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
519026152	Email/Text: mrdiscen@discover.com		

Case 20-22847-MBK Doc 48 Filed 02/10/21 Entered 02/11/21 00:15:41 Desc Imaged Certificate of Notice Page 9 of 10

District/off: 0312-3 User: admin Page 2 of 3
Date Rcvd: Feb 08, 2021 Form ID: pdf901 Total Noticed: 42

Feb 08 2021 20:50:00 DISCOVER BANK, PO Box 3025, New Adolf 43054-3025  Feb 08 2021 20:50:00 Discover Financial, Attn: Bankruptcy Depa PO Box 15316, Wilmington, DE 19850-5315  Feb 08 2021 22:56:12 LVNV FUNDING LLC, c/o RESURGENT CAPITAL SERVICES, PO Box 10587, Greenville, SC 29603-0587  Feb 08 2021 23:05:55 LVNV Funding, LLC, Resurgent Capital Sc PO Box 10587, Greenville, SC 29603-0587  Feb 09 2021 09:40:35 PORTFOLIO RECOVERY ASSOCIATES PAYPAL SMART CONNECT, PO Box 12 Norfolk, VA 23541-0914  Feb 09 2021 09:40:35 PORTFOLIO RECOVERY ASSOCIATES Portfoliorecovery.com Feb 09 2021 09:40:35 PORTFOLIO RECOVERY ASSOCIATES Portfoliorecovery.com Feb 09 2021 09:40:35 PORTFOLIO RECOVERY ASSOCIATES POR	rtment, 16 ervices, , , , , , , , , PO
Feb 08 2021 20:50:00 Discover Financial, Attn: Bankruptcy Depa PO Box 15316, Wilmington, DE 19850-531 Discover Financial, Attn: Bankruptcy Depa PO Box 15316, Wilmington, DE 19850-531 Discover Financial, Attn: Bankruptcy Depa PO Box 15316, Wilmington, DE 19850-531 Discover Financial, Attn: Bankruptcy Depa PO Box 15316, Wilmington, DE 19850-531 Discover Financial, Attn: Bankruptcy Depa PO Box 15316, Wilmington, DE 19850-531 Discover Financial, Attn: Bankruptcy Depa PO Box 15316, Wilmington, DE 19850-531 Discover Financial, Attn: Bankruptcy Depa PO Box 15316, Wilmington, DE 19850-531 Discover Financial, Attn: Bankruptcy Depa PO Box 15316, Wilmington, DE 19850-531 Discover Financial, Attn: Bankruptcy Depa PO Box 15316, Wilmington, DE 19850-531 Discover Financial, Attn: Bankruptcy Depa PO Box 15316, Wilmington, DE 19850-531 Discover Financial, Attn: Bankruptcy Depa PO Box 15316, Wilmington, DE 19850-531 Discover Financial, Attn: Bankruptcy Depa PO Box 15316, Wilmington, DE 19850-531 Discover Financial, Attn: Bankruptcy Depa PO Box 15316, Wilmington, DE 19850-531 Discover Financial, Attn: Bankruptcy Depa PO Box 15316, Wilmington, DE 19850-531 Discover Financial, Attn: Bankruptcy Depa PO Box 10587, Department of PO Box 10587, Greenville, SC 29603-0587 Discover Financial, Attn: Bankruptcy Department of PO Box 10587, Department of PO Box 10587, Greenville, SC 29603-0587 Discover Feb 08 2021 22:56:12 LVNV FUNDING LLC, c/o RESURGENT CAPITAL SERVICES, PO Box 10587, Greenville, SC 29603-0587 Discover Feb 08 2021 23:05:55 LVNV Funding, LLC, Resurgent Capital Sc PO Box 10587, Greenville, SC 29603-0587 Discover Feb 09 2021 09:40:35 PO Box 10587, Greenville, SC 29603-0587 Discover Feb 09 2021 09:40:35 PO Box 10587, Greenville, SC 29603-0587 Discover Feb 09 2021 09:40:35 PO Box 10587, Greenville, SC 29603-0587 Discover Feb 09 2021 09:40:35 PORTFOLIO RECOVERY ASSOCIATES Box 12914, Norfolk, VA 23541-0914 Discover Feb 09 2021 09:40:35 PORTFOLIO RECOVERY ASSOCIATES Box 12914, Norfolk, VA 23541-0914 Discover Feb 09 2021 09:40:35 PORT	ervices, , ,914,
Feb 08 2021 22:56:12 LVNV FUNDING LLC, c/o RESURGENT CAPITAL SERVICES, PO Box 10587, Greenville, SC 29603-0587  519031756 Email/PDF: resurgentbknotifications@resurgent.com Feb 08 2021 23:05:55 LVNV Funding, LLC, Resurgent Capital Sc PO Box 10587, Greenville, SC 29603-0587  519026161 Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 09 2021 09:40:35 PORTFOLIO RECOVERY ASSOCIATES PAYPAL SMART CONNECT, PO Box 12 Norfolk, VA 23541-0914  519026160 Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 09 2021 09:40:35 PORTFOLIO RECOVERY ASSOCIATES Box 12914, Norfolk, VA 23541-0914	ervices, , , ,914, , PO
Feb 08 2021 23:05:55 LVNV Funding, LLC, Resurgent Capital Sc PO Box 10587, Greenville, SC 29603-0587  519026161 Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 09 2021 09:40:35 PORTFOLIO RECOVERY ASSOCIATES PAYPAL SMART CONNECT, PO Box 12 Norfolk, VA 23541-0914  519026160 Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 09 2021 09:40:35 PORTFOLIO RECOVERY ASSOCIATES Box 12914, Norfolk, VA 23541-0914	, 1914, , PO
Feb 09 2021 09:40:35 PORTFOLIO RECOVERY ASSOCIATES PAYPAL SMART CONNECT, PO Box 12 Norfolk, VA 23541-0914  Feb 09 2021 09:40:35 PORTFOLIO RECOVERY ASSOCIATES PAYPAL SMART CONNECT, PO Box 12 Norfolk, VA 23541-0914  PORTFOLIO RECOVERY ASSOCIATES Box 12914, Norfolk, VA 23541-0914	, PO
Feb 09 2021 09:40:35 PORTFOLIO RECOVERY ASSOCIATES Box 12914, Norfolk, VA 23541-0914	
	ıre
519067111 Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 09 2021 09:40:35 Portfolio Recovery Associates, LLC, c/o Ca Credit, POB 41067, Norfolk VA 23541	
519065412 Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 09 2021 09:40:35 Portfolio Recovery Associates, LLC, c/o Pa Smart Connect, POB 41067, Norfolk VA 23	
519026162 Email/Text: bnc-quantum@quantum3group.com Feb 08 2021 20:51:00 QUANTUM3 GROUP LLC, AS AGENT F COMENITY BANK, PO Box 788, Kirkland 98083-0788	
519028924 Email/Text: bnc-quantum@quantum3group.com Feb 08 2021 20:51:00 Quantum3 Group LLC as agent for, MOMA LLC, PO Box 788, Kirkland, WA 98083-07	
+ Email/Text: Supportservices@receivablesperformance.com Feb 08 2021 20:52:00 Receivables Performance Mgmt, Attn: Bankruptcy, PO Box 1548, Lynnwood, WA 98046-1548	<b>L</b>
519026986 + Email/PDF: gecsedi@recoverycorp.com Feb 08 2021 23:02:18 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk 23541-1021	ς, VA
519026165 Email/PDF: gecsedi@recoverycorp.com Feb 08 2021 23:02:17 Synchrony Bank/Care Credit, Attn: Bankruj Dept, PO Box 965060, Orlando, FL 32896-	
519026166 Email/PDF: gecsedi@recoverycorp.com Feb 08 2021 23:02:17 Synchrony Bank/PayPal Cr, Attn: Bankrupt Dept, PO Box 965060, Orlando, FL 32896-	
519026167 Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 08 2021 23:05:58 T Mobile/T-Mobile USA Inc, PO Box 2488 Oklahoma City, OK 73124-8848	348,
519035690 + Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 08 2021 22:56:25 T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901	
519076463 + Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 08 2021 22:56:25 Verizon, by American InfoSource as agent, N Santa Fe Ave, Oklahoma City, OK 73118	
519026170 Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 08 2021 23:03:09 Verizon by American InfoSource as A, PO 4457, Houston, TX 77210-4457	Box

TOTAL: 24

### **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or # out of date forwarding orders with USPS.

<b>Recip ID</b> 519055200	Bypass Reason *P++	Name and Address US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229
519026168	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, US BANK, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201-5229
519026169	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, US Bank/RMS CC, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201-5229

Case 20-22847-MBK Doc 48 Filed 02/10/21 Entered 02/11/21 00:15:41 Desc Imaged Certificate of Notice Page 10 of 10

District/off: 0312-3 User: admin Page 3 of 3
Date Rcvd: Feb 08, 2021 Form ID: pdf901 Total Noticed: 42

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

#### **NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2021 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2021 at the address(es) listed below:

Name Email Address

Albert Russo

docs@russotrustee.com

**Edward Hanratty** 

on behalf of Debtor William Quong Yuen thanratty@centralnewjerseybankruptcylawyer.com

aaguirre@centralnewjerseybankruptcylawyer.com

Robert P. Saltzman

on behalf of Creditor New Residential Mortgage LLC c/o Shellpoint Mortgage Servicing dnj@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4